

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Bank Name]
[Bank Address]
[City, State, Zip Code]

Subject: Formal Inquiry Regarding Overdraft on Account #[Your Account Number]

To the Customer Service Department,

I am writing to address a recent overdraft status on my checking account, which I noticed on [Date]. According to my records, the account currently shows a negative balance of \$[Amount].

I would like to request a detailed breakdown of the transactions that led to this overdraft, including any applicable overdraft fees or non-sufficient funds (NSF) charges that have been applied to the account.

[Optional: Use this paragraph if you are requesting a fee waiver]

As I have been a loyal customer for [Number] years and have maintained a positive balance historically, I am requesting a one-time courtesy waiver of the overdraft fees associated with this incident.

I have already taken steps to deposit funds to bring the account back to a positive balance. Please confirm once the fees have been reviewed and if any adjustments have been made to my statement.

Thank you for your assistance in this matter. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]